

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Eastern District of Virginia

In re **Nikia K Hopkins**,
Debtor

Case No. **12-32423**

Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	9,341.62		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		18,215.14	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		6,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		22,971.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,918.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,685.00
Total Number of Sheets of ALL Schedules		20			
Total Assets			9,341.62		
Total Liabilities				47,186.14	

United States Bankruptcy Court
Eastern District of Virginia

In re **Nikia K Hopkins**,
Debtor

Case No. **12-32423**

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	6,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	6,000.00

State the following:

Average Income (from Schedule I, Line 16)	1,918.00
Average Expenses (from Schedule J, Line 18)	1,685.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,861.20

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		1,205.14
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	6,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		22,971.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		24,176.14

B6F (Official Form 6F) (12/07)

In re **Nikia K Hopkins**Case No. **12-32423**

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx2436 Allianceone 1684 Woodlands Dr Ste 15 Maumee, OH 43537	-	Opened 1/01/11 re: Dominion Power-Warehouse				1,227.00
Account No. xxx-xx-3067 Bayside Cash Apartado Postal 187 Plaza Colonial Escazu San Jose, Ecuador	-	2011 Payday Loan				650.00
Account No. xxxxxxxx6300 Bruce Brown 9947 Hull St Box 197 Richmond, VA 23234	-	6/21/2010 Judgment in Richmond City GDC				675.00
Account No. xxxxxxxx4100 Bruce Brown 9947 Hull St Box 197 Richmond, VA 23234	-	4/30/2010 Judgment in Richmond City GDC				846.00
Subtotal (Total of this page)						3,398.00

6 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Nikia K Hopkins**

Case No. **12-32423**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx1400 Cabot Realty dba Wynwood Apartments 1267 Nelson St Henrico, VA 23231		-	6/10/2005 Judgment in Richmond City GDC				608.00
Account No. xxxxxxxx5400 Carlisle Apartments 1700 Carlisle Ave Henrico, VA 23231		-	11/9/2006 Judgment in Richmond City GDC				499.00
Account No. xxxxxxxx2300 Carlisle Apartments 1700 Carlisle Ave Henrico, VA 23231		-	10/10/2006 Judgment in Richmond City GDC				592.00
Account No. xxxxxxxx4000 Carlisle Apartments 1700 Carlisle Ave Henrico, VA 23231		-	9/12/2006 Judgment in Richmond City GDC				591.00
Account No. xxxxxxxx29-00 Cash 2 U 6220 Hull Street Road Richmond, VA 23224		-	6/21/2010 Judgment in Henrico Co GDC				260.00
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							2,550.00
Subtotal (Total of this page)							2,550.00

In re **Nikia K Hopkins**Case No. **12-32423**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. unknown Chaplin and Gonet 5211 West Broad St, Ste 100 re: Wallace v. Hopkins Richmond, VA 23230	-	2005 Judgment				2,000.00
Account No. xxx-xx-3067 Chesterfield Fed Crdt Union 6737 Public Safety Highway PO Box 820 Chesterfield, VA 23832	-	Overdrawn bank account				Unknown
Account No. xxx-xx-3067 City of Richmond Dept of Finance 900 E Broad St, Rm 100 Richmond, VA 23219	-	2007 Personal Property Tax				465.00
Account No. xxxx3756 City of Richmond Dep't of Public Utilities 730 E Broad St, 5th Floor Richmond, VA 23219	-	6/7/07 Utility				556.00
Account No. xxxxxxxx2000 Colonial Heritage Village Apts 5500 Pony Farm Dr. Richmond, VA 23227	-	9/21/2009 Judgment in Henrico Co GDC				799.00
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,820.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nikia K Hopkins**

Case No. **12-32423**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx4900		-	8/17/2009 Judgment in Henrico Co GDC				799.00
Colonial Heritage Village Apts 5500 Pony Farm Dr. Richmond, VA 23227							
Account No. xxxx9974		-	11/1/2003 Utility				231.00
Comcast 5401 Staples Mill Road Henrico, VA 23228-5421							
Account No. xxxxxxxxxxxx0031		-	Opened 12/03/06 Last Active 1/08/07 CreditCard				339.00
Dakota State Bank Po Box 4477 Beaverton, OR 97076							
Account No. xxxxxxx90-01		-	7/2/2010 Judgment in Henrico Co GDC				830.00
Dejuna N Adkins 3701 Benton Ave Richmond, VA 23222							
Account No. xxxx1458		-	1/30/2006 Utility				236.00
Dominion Virginia Power PO Box 26666 Richmond, VA 23261-6666							
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,435.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nikia K Hopkins**

Case No. **12-32423**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx0001	-		Opened 10/01/06 Last Active 3/17/11 Automobile				5,867.00
Dt Credit Co Po Box 29018 Phoenix, AZ 85038							
Account No. xxxxxxxxxxxxxx1428	-		Opened 1/01/10 re: Comcast Richmond Service				362.00
Eastern Account System Po Box 837 Newtown, CT 06470							
Account No. xxxxxx0001	-		Opened 3/01/10 Sallie Mae Education Trust				Unknown
Ecmc Po Box 64909 St. Paul, MN 55164							
Account No. xxxxxx0002	-		Opened 3/01/10 Sallie Mae Education Trust				Unknown
Ecmc Po Box 64909 St. Paul, MN 55164							
Account No. xxxxxx0002	-		Sallie Mae Education Trust				Unknown
Ecmc Po Box 64909 St. Paul, MN 55164							
Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							6,229.00

In re **Nikia K Hopkins**Case No. **12-32423**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx0001 Ecmc Po Box 64909 St. Paul, MN 55164	-	Sallie Mae Education Trust				Unknown
Account No. xxxx3489 Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256	-	Opened 11/01/11 re: Sprint				1,380.00
Account No. xxxxxxxxxxxx5056 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	-	Opened 3/01/08 Last Active 5/31/08 CreditCard				441.00
Account No. xxx-xx-3067 Gentle Breeze Cash PO Box 1120 Boulevard, CA 91905	-	2011 Payday Loan				424.00
Account No. xxxxxxxx3800 Michael Brown 9947 Hull St Box 197 Richmond, VA 23234	-	12/1/2009 Judgment in Richmond City GDC				670.00
Sheet no. 5 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,915.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Nikia K Hopkins**

Case No. **12-32423**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx79-00			4/5/2012				
Tabac LC 305 North Thompson St Richmond, VA 23221	-		Judgment in Richmond City GDC				650.00
Account No. 273			1/14/2004				
Verizon Bankruptcy PO Box 3037 Bloomington, IL 61702	-		Utility				974.00
Account No.							
Account No.							
Account No.							
Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							1,624.00
							Total (Report on Summary of Schedules)
							22,971.00

United States Bankruptcy Court
Eastern District of Virginia

In re Nikia K Hopkins

Debtor(s)

Case No. 12-32423

Chapter 13

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: ____]
Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on ____.*]
- ☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C - Property Claimed as Exempt
- ☒ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☒ **Creditor(s) added** ☐ **Creditor(s) deleted**
- ☐ **Change in amounts owed or classification of debt**
- ☐ **No pre-petition creditors added/deleted, or amounts owed or classification of debt changed.** [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ **Post-petition creditors added (Schedule of Unpaid Debts)**
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Current Income of Individual Debtor(s)
- ☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.
*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: ____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: ____.

Date: May 4, 2012

/s/ Robert B Duke for The Debt Law Group

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: **74070**

Mailing Address: **America Law Group, Inc. dba The Debt Law Group
America Law Group, Inc. dba The Debt Law Group
1928 Arlington Blvd, Ste 112
Charlottesville, VA 22903**

Telephone No.: **804-308-0051**

I, **Nikia K Hopkins** certify under penalty of perjury that the amended forms herein are accurate and true to the best of my knowledge and belief.

Date: **May 4, 2012**

/s/ Nikia K Hopkins

United States Bankruptcy Court
Eastern District of Virginia

In re Nikia K Hopkins

Debtor(s)

Case No. 12-32423
Chapter 13

TO:

Chesterfield Federal Credit Union
6737 Public Safety Highway
PO Box 820
Chesterfield, VA 23832

**NOTICE TO
CREDITOR(S) (RE AMENDMENT)**

NOTICE IS HEREBY GIVEN that an amendment to the above-captioned debtor's schedules has been filed

- ☒ adding you as a creditor,
☐ deleting you as a creditor,
☐ correcting your address

A copy of the amendment is forwarded to you together with this notice.

[If amendment is adding creditor(s)] NOTICE IS FURTHER GIVEN that also forwarded to you together with this notice is a copy of the notice of the meeting of creditors called by the United States Trustee pursuant to Federal Rule of Bankruptcy Procedure 2003, giving the particulars of the case and stating the last date for the filing of claims (*if any was given*), for filing complaints objecting to the discharge and complaints to determine the dischargeability of certain debts; a copy of the discharge of the debtor, *if one has been entered*, a subsequent notice to file claims, *if one has been issued*, and any other filed document affecting the rights of the added creditor(s).

Nikia K Hopkins

Date: May 4, 2012

By /s/ Robert B Duke for The Debt Law Group

Attorney for Debtor [or *Pro Se* Debtor]

State Bar No.: **74070**

Address: **America Law Group, Inc. dba The Debt Law Group
America Law Group, Inc. dba The Debt Law Group
1928 Arlington Blvd, Ste 112
Charlottesville, VA 22903**

Telephone No.: **804-308-0051**

CERTIFICATION

I certify that on May 4, 2012, I served a copy of the foregoing notice on the United States Trustee, any appointed trustee, and any and all entities affected by the amendment pursuant to Local Bankruptcy Rule 1009-1(A).

/s/ Robert B Duke for The Debt Law Group

Robert B Duke for The Debt Law Group

Attorney for Debtor [or *Pro Se* Debtor]

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Nikia K Hopkins**

Debtor(s)

Case No. **12-32423**

Chapter **13**

**AMENDED
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date **May 4, 2012**

Signature **/s/ Nikia K Hopkins**

Nikia K Hopkins

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571